

**Fill in this information to identify the case:**

Debtor 1 JOHN C. MARTINEC

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 21-21922GLT

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

**Name of creditor:** FREEDOM MORTGAGE CORPORATION **Court claim no. (if known):** 11-2

**Last 4 digits** of any number you use to identify the debtor's account 5 4 8 8

**Property Address:** 2623 BEAVER RD  
AMBRIDGE PA 15003

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>16.87</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>16.87</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>16.87</u>


**Part 3: Postpetition Mortgage Payment***Check one*

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$647.11

The next postpetition payment is due on

6 / 1 / 2025  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 JOHN C. MARTINEC  
Name

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor( s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor( s) have paid in full the amount required to cure the default and stating whether the debtor( s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

/s/ Ronda J. Winnecour  
Signature

Date 05/28/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **JOHN C. MARTINEC**  
NameCase number (if known) **21-21922GLT****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b>Post Petition Escrow (Part *** ERROR ***)</b>				
03/25/2022	1228340	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	562.98
04/26/2022	1231362	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	439.54
05/25/2022	1234411	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	362.83
06/27/2022	1237426	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	313.88
07/26/2022	1240377	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	281.89
08/24/2022	1243288	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	260.52
09/27/2022	1246144	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	245.96
10/25/2022	1248980	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	231.00
11/23/2022	1251760	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	234.91
12/22/2022	1254539	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	237.94
01/26/2023	1257270	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	240.29
02/23/2023	1259917	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	242.10
03/28/2023	1262665	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	243.50
04/25/2023	1265491	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	244.59
05/25/2023	1268326	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	245.42
06/26/2023	1271234	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	243.22
07/25/2023	1274025	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	243.71
08/25/2023	1276791	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	244.08
09/26/2023	1279547	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	369.16
10/25/2023	1282255	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	369.71
11/10/2023		FREEDOM MORTGAGE CORPORATION	REALLOCATION OF CONTINUING DEBT	-5,857.23
				0.00

**MORTGAGE ARR. (Part 2 (b))**

12/21/2023	1287547	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	16.87
				16.87

**MORTGAGE REGULAR PAYMENT (Part 3)**

11/22/2021	1216357	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,082.27
11/22/2021	1216357	FREEDOM MORTGAGE CORP	INTEREST	265.69
12/23/2021	1219416	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	606.26
12/23/2021	1219416	FREEDOM MORTGAGE CORP	INTEREST	62.48
01/26/2022	1222493	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,277.17
01/26/2022	1222493	FREEDOM MORTGAGE CORPORATION	INTEREST	60.27
02/23/2022	1225405	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	612.95
02/23/2022	1225405	FREEDOM MORTGAGE CORPORATION	INTEREST	55.61
03/25/2022	1228340	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	319.24
03/25/2022	1228340	FREEDOM MORTGAGE CORPORATION	INTEREST	53.38
04/26/2022	1231362	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	385.29
04/26/2022	1231362	FREEDOM MORTGAGE CORPORATION	INTEREST	52.21
05/25/2022	1234411	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	427.04
05/25/2022	1234411	FREEDOM MORTGAGE CORPORATION	INTEREST	50.81
06/27/2022	1237426	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	454.36
06/27/2022	1237426	FREEDOM MORTGAGE CORPORATION	INTEREST	49.25
07/26/2022	1240377	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	472.87
07/26/2022	1240377	FREEDOM MORTGAGE CORPORATION	INTEREST	47.59
08/24/2022	1243288	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	485.86
08/24/2022	1243288	FREEDOM MORTGAGE CORPORATION	INTEREST	45.87
09/27/2022	1246144	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	495.32
09/27/2022	1246144	FREEDOM MORTGAGE CORPORATION	INTEREST	44.10
10/25/2022	1248980	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	491.26
10/25/2022	1248980	FREEDOM MORTGAGE CORPORATION	INTEREST	42.29
11/23/2022	1251760	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	522.82
11/23/2022	1251760	FREEDOM MORTGAGE CORPORATION	INTEREST	40.50
12/22/2022	1254539	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	547.99
12/22/2022	1254539	FREEDOM MORTGAGE CORPORATION	INTEREST	38.60
01/26/2023	1257270	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	568.17
01/26/2023	1257270	FREEDOM MORTGAGE CORPORATION	INTEREST	36.60
02/23/2023	1259917	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	584.39
02/23/2023	1259917	FREEDOM MORTGAGE CORPORATION	INTEREST	34.53
03/28/2023	1262665	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	597.56
03/28/2023	1262665	FREEDOM MORTGAGE CORPORATION	INTEREST	32.40
04/25/2023	1265491	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	608.30

Debtor 1 **JOHN C. MARTINEC**  
Name

Case number (if known) **21-21922GLT**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
04/25/2023	1265491	FREEDOM MORTGAGE CORPORATION	INTEREST	30.22
05/25/2023	1268326	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	617.17
05/25/2023	1268326	FREEDOM MORTGAGE CORPORATION	INTEREST	28.00
06/26/2023	1271234	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	617.05
06/26/2023	1271234	FREEDOM MORTGAGE CORPORATION	INTEREST	25.75
07/25/2023	1274025	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	623.23
07/25/2023	1274025	FREEDOM MORTGAGE CORPORATION	INTEREST	23.50
08/25/2023	1276791	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	628.53
08/25/2023	1276791	FREEDOM MORTGAGE CORPORATION	INTEREST	21.23
09/26/2023	1279547	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	966.19
09/26/2023	1279547	FREEDOM MORTGAGE CORPORATION	INTEREST	18.94
10/25/2023	1282255	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	972.77
10/25/2023	1282255	FREEDOM MORTGAGE CORPORATION	INTEREST	15.41
11/10/2023		FREEDOM MORTGAGE CORPORATION	REALLOCATION OF PRINCIPAL	7,032.46
11/10/2023		FREEDOM MORTGAGE CORPORATION	REALLOCATION OF INTEREST	-1,175.23
05/29/2024	1300881	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	822.62
06/25/2024	1303453	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	675.99
07/25/2024	1306017	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	20.47
08/26/2024	1308629	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,331.51
09/25/2024	1311195	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	675.99
10/25/2024	1313746	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	675.99
11/25/2024	1316321	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	675.99
01/28/2025	1321192	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,071.15
02/25/2025	1323643	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	776.57
03/26/2025	1326109	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	647.11
				<u>29,369.91</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JOHN C. MARTINEC  
2623 BEAVER ROAD  
AMBRIDGE, PA 15003

BRYAN P KEENAN ESQ  
BRYAN P KEENAN & ASSOC PC  
993 GREENTREE RD STE 200  
PITTSBURGH, PA 15220

FREEDOM MORTGAGE CORPORATION  
ATTN BANKRUPTCY DEPT-PAYMENT PROCESSING  
11988 EXIT 5 PKWY BLDG 4  
FISHERS, IN 46037-7939

BROCK & SCOTT PLLC\*  
3825 FORRESTGATE DR  
WINSTON SALEM, NC 27103

5/28/25

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee